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AUTHOR Mirabelli, Alan
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ABSTRACT

Noting that modern governments have a choice between a deliberate, coherent family policy and one of inconsistency and mischance, this paper presents the family policy of Quebec as a model of a coherent set of measures aimed explicitly at family well-being. This policy, started in the late 1980s, was put into place through the appointment of a Minister Responsible for the Family and the establishment of government structures to support family life, including a "Conseil de la famille" as well as a network of government respondents to coordinate government action influencing families. The paper details how the Quebec focus on the family, school, and the workplace reveals the view regarding what a society owes to its families. The paper further discusses definitions of family and how the definition guides family policy development. It is argued that two principles should guide government family policy: (1) policy should not diminish the family's capacity to fulfill its responsibilities; and (2) policies should enhance family capacity to fulfill its responsibilities. The paper discusses several policies related to family economic support, including tax measures, employment insurance, parental leave, child support, welfare, housing, and benefits to senior citizens. Services aimed at families are also examined, including those related to education, the medical system, child care, de-institutionalization, family violence, and child protection. The paper concludes by asserting that prevention is the key to any government initiative for improving the welfare of children and their families, and that developing and maintaining a coherent family policy is a practical investment in the future of Canadian society. (KB)

PERSPECTIVES

THE VANIER INSTITUTE OF THE FAMILY / L'INSTITUT VANIER DE LA FAMILLE
94 CentrepoinTE Dr., Nepean, Ontario K2G 6B1 Tel: (613) 228-8500 Fax: (613) 228-8007

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The Fence at the Edge of the Cliff: Approaching Family Policy in North America

An address to the
"Expertise Worth Sharing"
International Seminar on Family Policy and Plans of Action
Hosted by the Government of Quebec and the International Union of Family Organizations

Quebec City, Quebec
December 3, 1996

by:

Alan Mirabelli

Executive Director of Administration and Communication
The Vanier Institute of the Family

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Introduction

I have been asked to talk to you today about family policy in North America. This is a little ironic since you could say there's no such thing as family policy in North America—with the notable exception of the province of Quebec. Certainly every jurisdiction has a whole range of social policies that profoundly influence families, but that's not quite the same thing as having a family policy.

So, what distinction am I making between "family policy" and "social policy"? "Social policy" is a broader concept that includes all government activities that affect a population's income security, health status, educational attainment and social well-being. And obviously families will be among those affected, either directly or indirectly, in ways that can be positive or negative, intended or unintended.

"Family policy" means—or should mean—a coherent, explicit set of principles about the state's role in family life, implemented through legislation or a plan of action. Some people may interpret family policy as interference with the freedom of family members to function as they see fit. However, since no modern government can avoid policies that profoundly influence families, the real choice is between a deliberate, coherent family policy, or one of inconsistency and mischance.

Quebec: A Model of Family Policy

In North America, Quebec is the only jurisdiction with a coherent set of measures aimed explicitly at the well-being of families. Generally, in both Canada and the United States, the so-called family policies are largely implicit. A comprehensive national policy would be problematic to implement in either country because many issues relating to families are governed by provincial or state legislation. With no single authority responsible for monitoring, assessing and coordinating all the policies and programs that affect families, inconsistencies exist between the two government levels, and sometimes even within the same level.

Since we don't really have a family policy as such in English-speaking North America, I'll use the term "family policies" to refer to the grab-bag of social policies that most directly affect families. But before turning to any of the *English-language* jurisdictions, let's look at the excellent model for family policy provided by our *French-language* province.

In the late 1980s, Quebec articulated a unified family policy and a series of programs to help parents raise children, and integrate their responsibilities at home and at work. Quebec appointed a Minister Responsible for the Family, and established three structures to support family life:

1. The Secrétariat à la famille not only takes responsibility for developing and enforcing family policy, but also has the authority to ensure that decisions in all other departments conform to this policy.
2. The Conseil de la famille, appointed by the government after consultation with family associations, has a dual mandate to be a conduit for requests and suggestions to government, and to issue public statements on family policy matters. The Conseil is a kind of watchdog over family policy, offering the government advice and constructive criticism.
3. Quebec also set up a network of respondents within the government to liaise between the Secrétariat and other ministries, making it easier to identify any actions that might affect families, and to co-ordinate future actions. This is an indispensable mechanism because "The essence of family policy is that it focuses on the outcomes of *other* policies" (Moynihan).

In the past few decades Quebec has experienced important demographic changes in family life: a dramatic decline in the rates of births and legal marriages, and a marked rise in the numbers of divorces and mothers working outside the home. These trends are common to all of North America, but have been especially striking in this province. Back in 1959, Quebec's total fertility rate was 4 children per woman. By 1987 it had fallen to 1.3—one of the lowest in the world, and significantly lower than the 1.7 rate in the rest of Canada. Because of this, some people have assumed that Quebec family policy is driven by the desire to boost the birth rate, but, in its Action Plan for 1992-94, the government clarified its position. It said that family policy is essential, independent of any demographic considerations, because the family is the foundation of society. The government went on to state that, if its family policy responds adequately to the needs of families, if it succeeds in creating a better environment for children and their parents, then the desire to have children can naturally be expected to increase. With the birth rate now standing at 1.61 in Quebec and 1.66 in the rest of Canada, the province's family policy does appear to be helping to narrow the gap.

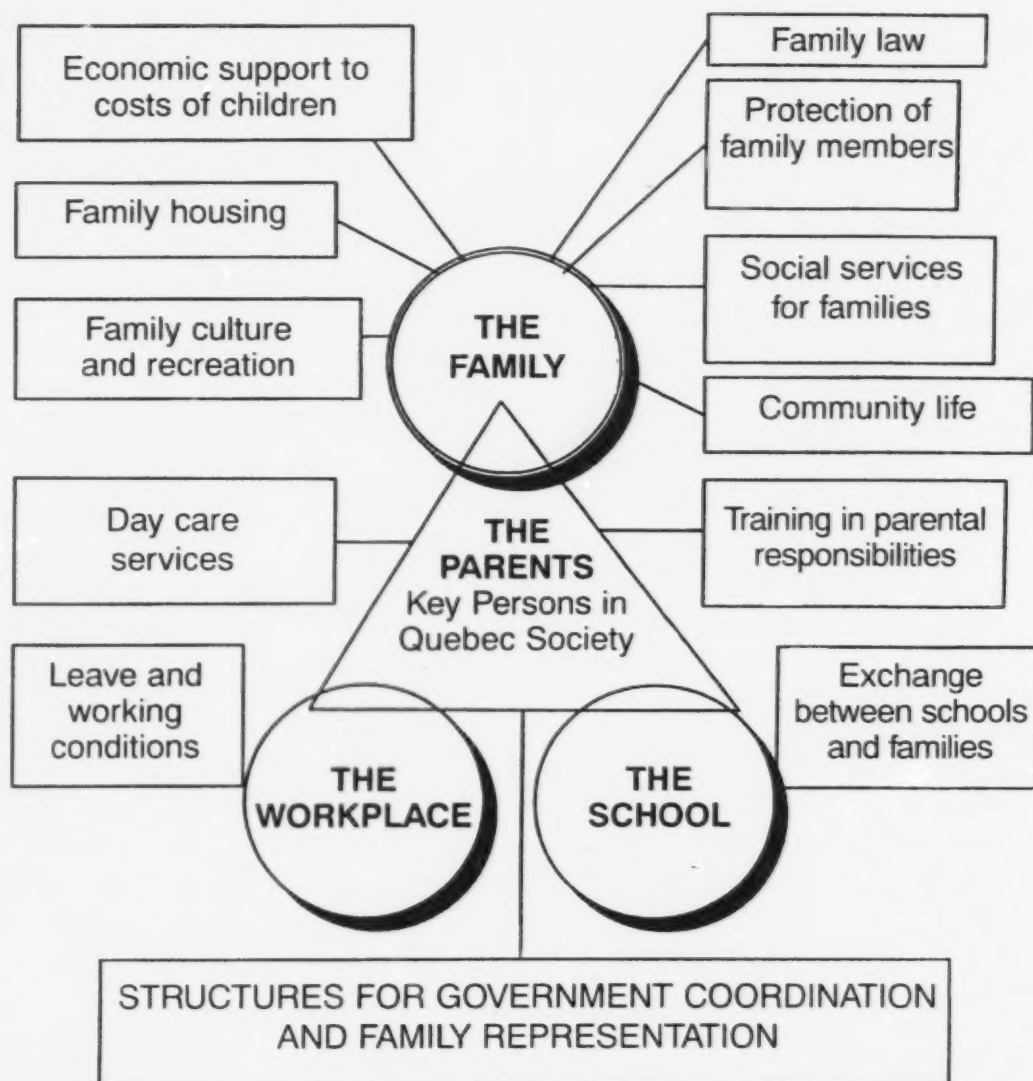
In the Quebec framework for government intervention, family policy ideally involves attention to all aspects of parents' responsibilities to children—not only financial support, but also housing, day care, physical safety, and so on. Parents exist at the centre of a triangle formed by family, school and the workplace. (See the "Quebec Family Policy Framework" diagram, next page.) The relationship between school and family has often been left out of policy considerations but this partnership of shared responsibility for children must be examined and supported. And, because of the nexus between the job of raising children, and the job a parent does in the workplace, family policy also deals with issues such as time-off for parenting, and women's equality in the job market. The new reality of women's presence in the labour force means we need new ways of co-ordinating work and family life. In Quebec the rate of employed mothers with at least one child under the age of three jumped from 28% in 1976, to 60% in 1990. Researchers estimate that at least a quarter of the human-resource challenges faced by Canadian organizations are caused by employees struggling to balance the dual responsibilities of family and work.

Quebec has certainly not yet reached all of its family-policy goals. Many problems faced by families will take much more time and money to solve. For example, in the opinion of the Secrétariat à la famille and the Conseil de la famille, the advancement of Quebec's family policy requires a broad reform of the labour sector. Nevertheless, the solid administrative structure linking the entire governmental apparatus allows Quebec to react rapidly on family matters when necessary—an ability unequaled in the rest of Canada, or indeed North America.

In recent years other provinces have also tried to move towards a more co-ordinated and explicit family policy, albeit on a smaller scale. In 1990 Alberta launched The Premier's Council in Support of Alberta Families, along with several other government initiatives to strengthen the province's families. During its five years of existence, the Council produced, among other things, a "Family Policy Grid" that works as a useful tool for assessing the broad impact of public policies on families. In New Brunswick, the mandate of the two-year-old Family Policy Secretariat is to co-ordinate family-related activities, and develop initiatives to support the family unit. New Brunswick's proposed Policy Framework recognizes, among other things, "The mutually beneficial interrelationship of families and communities, and the wisdom of strengthening both." Finally, in British Columbia, the B.C. Council for the Family has stimulated and co-ordinated actions in support of families since 1977.

On the whole though, Quebec family policy is, at the moment, quite distinct from the approach taken by the rest of North America—especially the United States—revealing contrasting ideas about what a society owes to its families. The Quebec government recognizes

Quebec Family Policy Framework



Australian Institute of Family Studies

child-rearing as a social responsibility that it has a duty to support. The province has sought to play a proactive role in family life by preventing difficulties before they happen. Outside of Quebec, current governments tend to see the family as "belonging essentially to the domain of the individual's private life." Consequently, initiatives are becoming more reactive—"limited almost exclusively to 'looking after' families in difficulty" (Le Bourdais). And now, with the recent announcement of changes to Quebec's family policy—to be introduced in July 1997—this province too is shifting more of its emphasis toward the targeting of benefits to lower-income parents.

Defining "Family"

Family policies need to be based on explicit definitions of family to establish who will be eligible for government benefits. But in recent decades—with massive economic and social changes all over the world—defining "the family" has been like trying to hit a moving target. A North American family *might* be the "traditional" nuclear family, or it could be blended, childless, extended, or a lone-parent with children.

Definitions of "family" can be structural (What does a family look like?), or functional (What does a family do?), or a combination of the two. The most prevalent definition of a family used in Canadian policy-making is one that looks at families solely in terms of their structure. Statistics Canada's "census family" is any one of these three combinations of people living together: a couple without children, a couple with never-married children, or a lone parent with never-married children. It's a description that would include most family groups but not variations such as a widow living with her divorced daughter.

Quebec's definition is part structural, part functional. The government defines "family" as "a parent-child group bound by many and varied ties of mutual, lifetime support and for furthering the development of persons and societies at their source." Notice that here, families are limited to the parent-child structure.

At The Vanier Institute of the Family we emphasize what families *do*, so we define family as any combination of two or more people bound together over time by ties of mutual consent, birth or adoption, who together assume responsibility for some or all of these functions:

- they nurture and love each other
- they care for each other's physical needs
- they may add new members through procreation or adoption
- they socialize their children, preparing them for adult roles
- they maintain social order by encouraging positive values and behaviour, and discouraging negative ones, in all family members
- they produce, consume and distribute goods and services.

This definition clearly shows how the larger community benefits from the successful functioning of families—and especially from successful child-rearing.

Guiding Policy Development

What then does the larger community—represented by government—owe to its families?

These two principles can guide the development of family policies:

1. At the very least, government policies should *not diminish* the capacity of any family to fulfill its responsibilities to financially support, care for and protect, nurture and socialize its members.
2. More positively, government policies should *enhance* the capacity of all families to fulfill these responsibilities. (Enhancing a family's own capacity is preferable to replacing the family with substitute agents of care or support.)

Researchers Aldous and Dumon have identified three essential ways governments can enhance the capacity of families to fulfill their responsibilities:

1. By ensuring that families have enough income and material security through a combination of employment policies, tax provisions and cash transfers;
2. By providing a broad and well-integrated system of health and educational programs; as well as remedial and rehabilitative services; and
3. By monitoring, assessing and controlling the effects of all public policies on the functioning of families.

As I've said, Canadian and American jurisdictions other than Quebec lack this third element. They do however at least partially satisfy the first two, to varying degrees. Let's take a look now at how governments in North America attempt to enhance family functioning.

Funding Families

As a group, Canadians enjoy a standard of living that's envied by most of the world. The system of income-support programs offered by our federal and provincial governments certainly contributes to our overall living standard, and yet—inequities exist. Of the seven-and-a-half-million families in Canada, over a million live below the poverty line. In fact, the *average* poor family would be happy just to *reach* the poverty line, because right now they're \$7,429 *below* it. Where do we draw the line that represents "poverty"? Statistics Canada combines relative and absolute measures in a complicated formula to come up with a "low-income cutoff"—a line that shifts with the location (urban or rural) and size of the family.

Since the 1970's most Canadians have experienced a dramatic deterioration in the security of their employment and finances. Even those not living in poverty are often deeply worried about their future and that of their children. Curiously, it was in the midst of this rising, generalized insecurity, that our Conservative Government of four years ago chose to abolish the Family Allowance. Since the end of the Second World War, every family with children had received a monthly "baby bonus," as it was called. But the government argued that universal benefits were no longer affordable, and that benefits should be income-tested. When the Family Allowance ended, our country joined the United States as the only industrialized nations without some form of universal acknowledgment of the value of all families. Gradually, Canadian family benefits are becoming more and more selective, being targeted only to families with middle and lower incomes—those considered most vulnerable.

The exception, once again, has been the province of Quebec which still pays every family a monthly non-taxable family allowance for each child under 18. In 1989 Quebec also added a birth allowance for parents of newborns, and it too is universal rather than income-tested. *However*, the government has just announced a major effort to reallocate its financial resources. Within six years, all or most of the funds for these universal allowances will be redirected to help pay for a new unified allowance to cover the essential needs of the children of low-income parents.

As for the other provinces and territories in Canada, they all offer financial help to families in a number of ways (some of which we'll cover a little later), but none of them provides a universal allowance to recognize the debt society owes to parents.

The United States is unique among industrialized countries in *never* having provided a universal child allowance. Instead, Americans rely mainly on a child tax deduction that's vertically inequitable; that is, it's more valuable to higher-income families.

Tax Measures

When the Canadian government dropped the Family Allowance, it brought in a Child Tax Benefit for families with a low or middle income. Parents with children under 18 receive up to \$85 a month per child. (The government calculates the amount by using the income tax returns filed by both parents.) The non-taxable benefit is indexed to the rising cost of living when inflation climbs above 3%. Besides the monthly amount, a supplement of \$500 per family per year is paid to the working poor—but not to welfare recipients.

Another federal tax measure that's income-tested is the Goods and Services Tax Credit, designed to help compensate for the tax that consumers in Canada pay whenever we buy any goods or services—a book, a hair cut, or whatever. This credit is not specifically aimed at families, but many do benefit from it. Every adult without income, or in a low-income bracket, receives quarterly cheques that add up to about \$300 a year.

The Canadian government also offers two tax measures that specifically benefit families and that are not income-tested: the Child Care Expenses Deduction, and the Married Credit. With the first measure, working parents who can produce a receipt for child care may deduct up to \$5,000 for each child under seven, and \$3,000 per child aged seven to fourteen. With the non-refundable Married Credit, a spouse who supports their partner can save over \$1,400 [1993] a year in federal and provincial taxes.

Employment Insurance

Again on a federal level, many Canadian families, as well as individuals, have relied at some point on one or more of the employment benefits offered through Human Resources Development Canada. Under the Employment Insurance plan, employees pay premiums so that future periods of unemployment will be covered by insurance benefits. (Employers also contribute to the plan.) Since the 1980s massive numbers of Canadian workers have been laid off as businesses folded or downsized. For instance, in 1993, the average monthly rate of unemployment was 11.2%—meaning 1.6 million people were out of work each month. That figure looks bad enough, but it doesn't reveal the whole picture of the number of people *affected* by unemployment. When someone loses a job, everyone in the family feels the consequences. If you include all Canadians with a family member who experienced a bout of unemployment at some time during 1993, the number tops six million.

For many of the unemployed, Employment Insurance has been a lifeline that's kept them and their families afloat while they looked for work. Lately however, the lifeline has been getting shorter: benefits have been reduced and sometimes run out before people can find new jobs.

Parental Leave

Employment Insurance also pays maternity or paternity benefits to parents who stay home to care for a newborn infant or a newly adopted child. However, most people (whether they're on regular EI or on parental leave) receive just 55% of their previous earnings (to a maximum of \$413 a week), following an uncompensated waiting period of two weeks. Some employers top up this rate, but usually only for unionized and professional staff. Critics say more is needed to compensate parents for wages lost due to caring for dependent children. In an economic climate where two incomes have become a necessity for most families, the income loss can be serious, even if the parent qualifies for the maximum benefits. Of course, the situation is worse for self-employed parents, since they're not covered by Employment Insurance at all. Another problem is that at least half of the provinces do not protect the job of a new father who takes a paternity leave. Quebec's recent family-policy reforms include a widening of parental leave, which will allow more people to collect higher benefits while caring for a new child.

The American government pays unemployment insurance to laid-off workers, but not maternity or paternity benefits for new parents. The United States has legislated only *unpaid* leave for childbirth or adoption, and the legislation applies only to employers with fifty or more workers. On the other hand, there's now a growing movement to legislate parental leave at the state level, and to negotiate it in labour contracts. Generally though, American politicians and employers don't seem to recognize that most industrialized countries have offered paid leave for years, without dire consequences to their economies. In fact, parental leave may actually help reduce unemployment rates by re-distributing employment opportunities. Legislating parental leave is also a way to acknowledge that our working lives need to be better co-ordinated with our shifting responsibilities over the life-span.

Let's turn now to three issues of special concern to North America's poorer families, particularly single parents: child support, welfare and housing. About half of the single parents in both Canada and the United States remain poor even after government taxes and transfers. In Sweden, on the other hand, the system of taxes and transfers lifts all but 3% of the country's single parents out of poverty.

Lone-parent families seem much more visible these days, but actually, they're not much more common in Canada than they were 60 years ago. In 1936 they represented 12.2% of families; now they're at 13%. In the United States though, the figure is closer to 25%! In both countries the main *reason* for lone parenthood is no longer widowhood, as it was in 1936. Now the usual reason is separation or divorce.

Child Support

For most women and their children, separation or divorce results in a drastic reduction in income and a decline in their living standard. Women make up the vast majority of single parents (83%), and single mothers are more likely to be poor than any other demographic group. When mothers are poor, children are poor, and indeed, two out of every three children in single-mother families live below the poverty line.

In 1985 Canada amended its divorce law to include the expectation of self-sufficiency soon after divorce. The law now expects both partners to support themselves. Although judicial discretion is allowed for older women with few job skills, many women who have been granted only temporary support have been unable to become self-supporting—especially if they're also raising children. Of those who find work, most cannot earn a wage comparable to what their former husbands earn.

As for child support, many fathers simply don't pay, or pay only sporadically. In most American states and a few Canadian provinces, governments fail to enforce their own court orders, relying instead on private enforcement. Private enforcement requires the custodial parent—usually the mother—to cover the expense of establishing how much money her former husband should pay to support his children. Then she has to get a court order for payment, and every time he misses a cheque she must bring a civil contempt charge against him.

The majority of Canadian provinces and certain American states have eased the problem for some of these women through "limited advance maintenance"—direct government enforcement for custodial parents who are on social assistance or have trouble dealing with defaulters on their own. Still, this system doesn't compare to the advance-maintenance systems of France and Sweden where a public agency pays child support to all custodial parents, and collects the money from non-custodial parents. In those countries children are guaranteed an income regardless of their parents' ability or willingness to pay.

Gradually, the private-enforcement model is giving way to government intervention as North American governments realize that if all fathers paid the child support that they're legally required to pay, many more children could break free of poverty, and fewer families would need social assistance.

Welfare

A common beneficiary of social assistance—or “welfare”—is a woman of little education who is either pregnant or the mother of dependent children. To be eligible for welfare she must prove she has few assets and no possible means of financial support—such as a member of her household who could help her. Until recently, the cost of welfare and other income security and social services was shared by federal and provincial governments under the Canada Assistance Plan, and programs had to meet national objectives. Now, under the new Canada Health and Social Transfer Plan, the federal government contributes block funding, and, for the most part, leaves the provinces to design and administer programs as they see fit.

Welfare rates vary from province to province but nowhere do they come close to keeping families above the poverty line. With recent cutbacks in a number of provinces, some families have had to turn to food banks and other forms of private charity in order to survive. The cutbacks relate to Canada's slow economic growth, but also to an increasingly punitive philosophy about why people need government assistance.

Programs designed to promote self-sufficiency among lone mothers are becoming popular in North America. Such programs focus on literacy training, job skills development, and employment assistance, combined with free or subsidized child care services. The goal of New Brunswick's Self-Sufficiency Project is “to determine whether a time-limited earnings supplement can help long-term, single parent, social assistance recipients return to full-time work.” New Brunswick also offers training and employment programs. Alberta streams its welfare recipients into one of four programs: employment and training support, transitional support, supplement to earnings, or assured support. In Nova Scotia, extra benefits are available for single parents who attend a vocational training program. And Manitoba's Single Parent Job Access program provides single parents with counselling, vocational training and work experience “with the objective of long-term financial independence.”

In the 1980s, the US government experienced a welfare backlash and decreased popular support for its long-established Aid to Families with Dependent Children (AFDC). Jointly funded by federal and state governments, the program gave low-income parents cash, food stamps and health coverage. With taxpayers and politicians questioning whether making people dependent on the government was the best way of helping them, President Clinton recently vested more responsibility for the design of welfare programs with the states. Clinton's changes continue the trend towards “workfare,” started by the Reagan administration. Workfare programs are state initiatives to essentially privatize the welfare system by helping—or inducing—as many welfare recipients as possible to find jobs in the private sector. A single mother in this system typically receives below-the-poverty-line benefits while she participates in job training and placement. Once she has a job, the state continues to pay for her child care and medical insurance for a one-year transition period.

Workfare programs such as the ones in Massachusetts, Michigan and Oklahoma have saved their governments hundreds of millions of dollars, and propelled a significant proportion of the nation's welfare cases into full-time jobs. But workfare does not resolve all of the problems of moving from welfare to employment. For one thing, job-placement success is of course dependent on a relatively robust economy and low unemployment rate. Also, although workfare theoretically pays for child care during the transition from welfare to employment, a shortage of

quality child care undermines this provision. And, even if a mother can find good child care, she may not be able to take over paying for it herself following the transition period because, as in Canada, the US labour force continues to be segregated by gender, with women clustered in lower-paying, less-secure positions.

Authors John Naisbitt and Patricia Aburdene say, in their popular book *Megatrends 2000*, that the rise of workfare in America represents a fundamental change in the relationship between state governments and citizens—a “renegotiation of the social contract.” The idea that someone on welfare is being supported while making a good-faith attempt to find work dissipates the negative view of welfare as a handout. Also, workfare “emerged in the midst of a major reassessment of attitudes about working women.” The prevailing view of the 1970’s...was that mothers had the right—maybe even the obligation—to stay home with their children. But, today most women work outside of the home, and “policy makers are now willing to suggest low-income mothers should work once their children reach school age.”

Housing

The housing needs of Canada’s low-income families are at least partly addressed through support from the Canada Mortgage and Housing Corporation, and through housing programs of provincial governments and non-profit organizations. These various programs help people pay their rent, mortgage or necessary repairs, or they may subsidize the creation of affordable housing. For instance, British Columbia will write-down a family’s mortgage interest rate to 2%, or pay part of their rent. B.C. also funds non-profit societies, co-operatives and public agencies that provide housing for low-income seniors, families or people with disabilities. The Ontario government’s Convert-to-Rent Program gives interest-free loans to home owners who convert part of their house to a moderate-cost rental unit. Quebec compensates low-income families and individuals who have to spend more than 25% of their income on rent. In the Yukon, a family that wants to build its own home, but can’t get the necessary financing in the private market, can borrow the money from the government—at an interest rate adjusted to the family’s income.

Benefits to Seniors

The last area of economic support I’ll touch on is the system of benefits for seniors. In Canada, we have two main measures to support seniors: Retirement Pension for former workers and their families, and Old Age Security for all senior Canadians.

The Retirement Pension is provided under the Canada Pension Plan (except in Quebec, which has its own plan). Workers and employers both contribute to the plan so that workers between the ages of 60 and 70 can retire with a government pension. When the pensioner dies, the surviving spouse qualifies for assistance.

The basic Old Age Security pension is a monthly benefit payable to anyone over 65, but it’s completely taxed back from high-income earners. Seniors with little or no other income qualify for a supplement that’s determined by an annual income test.

Other than Quebec, Canadian provinces do not provide seniors’ pensions, although Alberta has an income-tested pension for widows and widowers aged 55 to 64.

While the poverty rate rose for almost all family types in Canada between 1981 and 1991, elderly families were an exception. Their poverty rate plunged from 21.9% in 1981 to just 9% in 1991. The change came about because governments made it a priority to reduce poverty among seniors—proof that where the political will exists, poverty can be beaten.

Some Canadians have suggested that the elderly have gained at the expense of children, but this criticism fails to consider the links between generations. Without government support to

seniors, far more working-age adults would have to support their parents than is now the case. With financially independent parents, today's middle-aged people have more disposable income to spend on themselves and their own children. Another important point is that benefits to the elderly tend to trickle down to younger generations. Besides all the intangibles that seniors give to their children and grandchildren—the emotional support, baby-sitting, mentoring—many also give tangible aid in the form of gifts or financial help. And of course, successive generations eventually inherit the older generation's assets. Seniors' pensions also benefit younger people in ways that are less direct. For example, seniors put money into mutual funds and other investments that generate jobs. Lastly, pensions allow seniors to retire earlier, vacating jobs that younger generations can move into.

Serving Families

Canadian and American families can take advantage of a multitude of services aimed at helping them fulfill their responsibilities to care for and protect, socialize and nurture their members. All jurisdictions also have programs to take over these responsibilities from families who cannot cope for themselves.

Education

Taxpayers in both Canada and the United States fund primary and secondary education. As for post-secondary education, students typically pay a great deal to attend American colleges and universities, although tuition fees vary immensely from one institution to another. Here in Canada, tuition fees have been rising, but students—and their parents—continue to benefit from heavily subsidized colleges and universities with fairly consistent fees across the country.

Medical System

Canadians have another huge advantage over our American cousins: our universal medical insurance guarantees all residents access to health services at little or no cost. Canada's public health care system has been a cornerstone of our social policy, and of the relative economic security of Canadian families for almost forty years. Once again though, with the federal government's move to block funding of the provinces, questions are emerging as to whether or not our health care system will continue to deliver a full range of high-quality services, equitably distributed across the nation.

Medical insurance covers the cost of doctors' visits, medical tests and procedures, and a range of health-related services. Let's look at New Brunswick for examples of the kinds of services available in Canada. New Brunswick's Early Childhood Initiatives program integrates services targeted at "high-priority" preschool children and their families. Parents can take advantage of drop-in centres, play groups, parent/peer support groups, collective kitchens and literacy programs. A program called Child Life Services in Hospitals helps child patients and their families deal with a hospital stay. Well Child Clinics monitor and promote the health of children across the province, while Paediatric Clinics provide outreach services to care for children with chronic disabling diseases. New Brunswick also has a range of programs to promote the physical and mental health of teens and seniors.

Since each of the other provinces and territories also has many health-related services, I'll just mention one example for each:

Alberta:	Alcohol and Drug Abuse Services
British Columbia:	Child and Youth Mental Health Program

Manitoba:	Perinatal Health Program
Newfoundland and Labrador:	Children's Rehabilitation Centre
The Northwest Territories:	Suicide Prevention Program (for children and teenagers)
Nova Scotia:	Services for Mentally Handicapped Children
Ontario:	Dental Services (free dental care for those on welfare)
Quebec:	Services aux communautés culturelles (helps minority groups access health/social services)
Saskatchewan:	Family Health (a comprehensive group of programs)
The Yukon:	Community Health Program.

Child Care

Unlike medical care, the issue of child care has not yet been adequately addressed in Canada. To survive financially, most parents need to work full-time, even when there are two parents in the household. Despite this fact, some parents remain out of the workforce, unwillingly. While the lack of good jobs is the main culprit, the lack of good, affordable child care is also to blame. Most Canadian mothers have been able to enter the labour force only by using unregulated child care, despite concerns about its quality and reliability.

Canada's child care system ranks below those of many industrialized countries in terms of level of funding, availability of spaces, cost to parents, and quality of care. Some lobby groups complain that the federal government has not created national standards, but others (especially groups from Quebec) argue this would violate the Canadian Constitution because the provision of child care services falls under provincial jurisdiction.

Informal care by relatives, neighbours, or hired sitters is the most prevalent form of child care in Canada. Most sitters are unregulated by any level of government. The second most prevalent form of child care is called "family day care," where a paid caregiver looks after a small number of children in her own home. This service is regulated in most provinces. And finally, there are day care centres providing licensed group care, usually for preschool children. Day care centres may be run by commercial ventures or not-for-profit organizations such as community groups, religious associations, and trade unions.

Every province and territory in Canada subsidizes the cost of child care for low-income families, but a lack of spaces causes long waiting lists. In some jurisdictions subsidies to parents are based not only on income but also on "social need." In most provinces, child-care facilities can apply for government grants to cover the costs of starting-up or buying new equipment. Some programs provide special funding to integrate disabled children into day care, and others offer infant-care centres in high schools to allow teenage mothers to continue their education.

We can expect some valuable information and ideas on child care to come out of British Columbia in the future. B.C. has launched North America's most comprehensive child-care study, called Improved Access to Child Care. Working with community organizations across the province, the four-year study will monitor and evaluate different models for child-care delivery—at a cost of \$32 million to be shared between the provincial and federal governments.

In Quebec, almost half the not-for-profit spaces are operated by the Department of Education, giving the province the highest proportion of publicly sponsored day care spaces (33%), as well as a high proportion of unionized day care workers. Nonetheless, the Quebec government recognizes the need for further development, and has announced the introduction, spread over six years, of child care services at a minimum cost for all young children whose parents are working or attending school. The government also plans to provide, by next September, full-day nursery school for all five-year-olds. For disadvantaged four-year-old

children, Quebec promises the accelerated introduction of half-day educational services, and free child care.

Like Canada, the United States has no national system of child care. As with other aspects of family policy, child care is a state responsibility. Most services are unregulated and unsupervised, and more than half are for profit. US policy traditionally placed child care within a social welfare context, targeting services to poor and problem families. Increasingly though, children are being recognized as a "resource," and this is reflected in policy changes. Some researchers believe the US has crossed the line from seeing day care as a protective service for deprived children to viewing it as an educational and developmental service for all children.

In both Canada and the United States, parents often must use several resources to meet their child care needs. And, because they lack information about programs, they do not always make informed choices. Market forces keep staff salaries low and turnover high—factors that are likely to lower the quality of care.

De-institutionalization

These days some North American families have an even more serious issue to deal with than child care, and that is the de-institutionalization of people who need special care because of physical or mental disabilities. Because of fiscal restraint, governments are saying "Hey, let's close the institutions and send everyone back home where they belong." The problem with this trend is that now that most women go out to work, there's no longer anyone at home to provide care. Governments' "re-discovery" of the family is based on a naïve assumption that families—i.e., women—are willing and able to assume unpaid responsibility for relatives who are aged, sick or disabled.

Family Violence and Child Protection

The families with the most traumatic problems are the ones where home is not a safe place for all the family members. When a man beats his wife, when a mother neglects her child, or when a father sexually abuses his daughter, society must step in and assume the role of protector. The area of family violence, abuse and neglect is too vast a topic for me to treat with anything approaching thoroughness, so I'll just try to give you an overview.

Across Canada and the United States, a limited number of emergency shelters offer a safe haven for abused women and their children. Using Alberta as an example, the province accommodates victims of family violence in a shelter for up to 21 days, then in an apartment for another six months. Alberta also runs programs designed to reduce the incidence of family violence through public education and early police intervention. Police must report all incidents and enforce restraining orders. Counselling is optional for victims, but mandatory for offenders.

State legislation governs family services and child welfare in the United States, and services are delivered both by government and by private agencies largely funded by the state. Child protection agencies have the legal authority to protect children from abuse and neglect—which are crimes in all states, although prosecutions are rare. With no national policy regarding child welfare, definitions of abuse and neglect vary. Also differing by state is the matter of who is required to report child abuse, but the direction is towards more mandatory reporting by police, professionals, and—in some states—anyone with reasonable cause to believe a child is being maltreated.

One of the major challenges now facing the child welfare system in both Canada and the U.S. is the dramatic rise in the number of allegations of child abuse. While much of this increase can be attributed to growing public awareness coupled with mandatory reporting laws, some

social workers suggest North America is experiencing an actual increase in the abuse and neglect of children.

In Canada, most jurisdictions place "a duty on the public to inform child protection authorities if there are 'reasonable grounds' to suspect the abuse or neglect of children. What constitutes reasonable grounds is, of course, debatable" (Baker).

Child and family protection services are provided by every province and territory, as well as by municipal governments, First Nations groups and volunteer organizations. According to child-welfare legislation, provincial authorities or their agents have significant legal powers to search for children who may be in need of protection, and, if necessary, to force parents to surrender custody. However, the law assumes parents are capable of raising their own children without state interference. Protection agencies must therefore prove the need for intervention.

"There are two basic approaches to child protection in Canada: the interventionist and the family autonomy approaches." The interventionist approach—used by all provinces except Ontario and Alberta—"places considerable discretion in the hands of social workers and judges by using relatively vague language that is open to interpretation. Language does not focus on harm to the child, but rather on home conditions and parental behaviour" (Baker). A child may be placed in substitute care on the basis of a social worker's judgment.

Ontario and Alberta's family autonomy approach uses "more precise language which is more likely to be interpreted in a consistent way. It attempts to limit discretion and to restrict intervention to relatively well-defined situations" (Baker). In these two provinces, a social worker can't place a child in substitute care without a warrant from a judge, unless waiting for a warrant would place the child at "substantial risk." This approach links harm to the child with acts or omissions by parents, and "emphasizes parental rights more than the interventionist approach" (Baker).

Canadian child welfare agencies face many problems, complicated by funding freezes and cutbacks. Some agencies have had to pare down prevention programs, and child protection workers are often over-extended and in need of more training and support. We also lack national data that could help to guide future services. Still, we have made some improvements. Several provinces are providing training and increased remuneration for foster parents, and more Native communities are controlling their own child welfare services. Very positive changes are happening in British Columbia, as a result of the 1994 inquiry into the death of Matthew Vaudreuil, a young boy who suffered constant abuse at the hands of his mother—despite being a client of the child protection system. In September the B.C. Premier consolidated the programs of five ministries into one—the new Ministry for Children and Families—in order to better coordinate and improve services to those at risk. The premier's action plan includes an independent children's commissioner to investigate any child's death that appears suspicious, and to make recommendations to prevent future deaths.

Conclusion

The Importance of Family Policy

Prevention is the key element of any initiative for improving the welfare of children and families. North America needs to move away from a purely remedial, crisis-intervention model to one that emphasizes prevention through developing community resources and supporting all families. Australian social scientist Don Edgar has a beautiful way of expressing the need for both remedial and preventive services for all families. He acknowledges that we'll always need crisis-oriented services because they're like an ambulance waiting at the bottom of a cliff in case anyone falls over the edge, and "the ambulance can sometimes save the wounded." But what really matters is "the fence around the top"—the preventive measures that keep a family from going over the edge.

Critics of "The Welfare State" argue that Canada's social programs have become too expensive, that we can no longer afford them. Some even suggest that the rising cost of our social programs is somehow responsible for our high unemployment rate. Although it's true Canadians are spending more on social programs, the increase has *not* been dramatic and has *not* caused unemployment. From 1981 to 1992, our social spending rose from 15.3% of our Gross Domestic Product to 20%—much less than some European countries that have a better employment picture than Canada's. Sweden spent much more on social programs than we did in 1992—34% of its GDP—and yet managed to keep its unemployment rate down to just 4.1%, compared to our rate of 10.2%.

The truth is that Canada cannot afford to do less for its citizens; we can't afford the long-term costs of child poverty, family violence, and employees who are chronically torn between conflicting demands from work and home. And yet, that seems to be the direction we're heading—to be more like our Free Trade partner, the United States.

The American approach to social policy is one that's privacy-oriented, as opposed to family-oriented. The privacy-oriented model emphasizes the individual, and non-interference by the state in the private lives of individuals. One problem with this model is that it ignores the fact that each of us individuals belongs to a family, and our individual well-being is intricately bound up with that of our wife or husband, daughter and son, sister and brother. Government can't recognize individuals' needs without considering their interconnectedness with others. Another problem with the privacy-oriented approach is that help is given to families only if they've proven themselves to be especially "vulnerable" by getting into severe difficulties—by falling off that cliff, as Don Edgar put it.

Most European nations have developed a family-oriented approach to social policy—one that supports people in their essential relationships, and also as individuals. Creating a milieu that is supportive to families is seen as a public concern, not merely a private matter. With this approach, all families are seen as potentially vulnerable, so it makes sense to build a good strong fence around the top of the cliff.

The arguments about social policy often pit private concerns against public ones, when what we really need is a balance between the two. Canada's tradition is one of balance—a hybrid of the American and European models. But removing our universal Family Allowance tips the scales towards the American, privacy-oriented approach. It's a trend that comes with a high price tag in terms of future social problems.

Taking the long view, developing and maintaining a coherent family policy is not an idealistic extravagance. In fact, it's a practical investment in the future of our society. Healthy families provide the very lifeblood of our communities. We cannot afford to privatize them by expecting them to fend for themselves. Margaret Mead has said: "We now expect a family to achieve alone what no other society has ever expected an individual family to accomplish unaided. In effect, we call upon the individual family to do what a whole clan used to do."

Physicists, biologists, economists and theologians all speak of the interdependence of life on this planet Earth, our "global village." If it is true that we are all interdependent, then we need government policies that facilitate social linkage and the common good, instead of policies that pit one special-interest group against another. We need a family policy that recognizes and reflects the human interdependence that is fundamental to our society and, indeed, to our future survival.

The Importance of Cross-Cultural Comparisons

I want to thank the Secrétariat à la famille, and the International Union of Family Organizations for hosting this International Seminar. Countries with similar cultural backgrounds—especially Canada, the United States, Britain and Australia—have always drawn from each other's ideas and experiences in devising policy solutions to society's problems. This Seminar allows us to learn from less-familiar cultures and to further expand our repertoire of alternatives. The English-speaking provinces of Canada can look to Quebec for an example of a coherent, universal family policy. And all of North America can learn from the examples set by the European community. A better understanding of the social policies of other cultures will show us that it *is* possible to maintain and even improve the benefits North American governments offer to the families who continually create and re-create our society.

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